



Order Filed on February 8,
2019 by Clerk, U.S. Bankruptcy
Court - District of New Jersey

Caption in Compliance with D.N.J. LBR 9004-2(c)
47917
Morton & Craig LLC
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Moorestown, NJ 08057
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Attorney for Santander Consumer USA Inc.

In Re:

GAIL E. JOYIENS-SALAM

Case No.: 17-20107

Adv. No.:

Hearing Date: 1-9-19

Judge: SLM

**ORDER FOR MONTHLY PAYMENTS AND STAY RELIEF UNDER CERTAIN
CIRCUMSTANCES**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

DATED: February 8, 2019


Honorable Stacey L. Meisel
United States Bankruptcy Judge

Gail E. Joyiens-Salam

17-20107(SLM)

Order Providing for Monthly Payments for Stay Relief under Certain Circumstances

Page 2

This matter having been brought on before this Court on motion for stay relief filed by John R. Morton, Jr., Esq., attorney for Santander Consumer USA Inc., with the appearance of David Beslow, Esq. on behalf of the debtor, and this order having been filed with the Court and served upon the debtor and her attorney under the seven day rule with no objections having been received as to the form or entry of the order, and for good cause shown;

IT IS ORDERED:

1. That Santander Consumer USA Inc. is the holder of a first purchase money security interest encumbering a 2014 Chevrolet Cruze bearing vehicle identification number 1C4BJWEG8DL629072 (hereinafter the "vehicle").
2. **Curing arrears:** The debtor has paid \$550 to Santander. To cure arrears and come current through November 24, 2018, the debtor shall make an immediate payment to Santander of \$538.17. If the debtor fails to make that payment by 1-23-19, Santander shall receive stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtor and her attorney.
3. After curing arrears, the debtor shall make all retail installment contract payments to Santander Consumer USA Inc. when due, being the 24th day of each month, commencing with the 12-24-18 payment. In the event the debtor fails to make any payment for a period of 30 days after it falls due, Santander Consumer USA Inc. shall receive stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtor and his attorney.
4. The debtor shall maintain insurance on the vehicle in accordance with the terms of the retail installment contract. In the event of a lapse of insurance for any period of time without intervening coverage, Santander Consumer USA Inc. shall receive to repossess and sell the vehicle by filing a certification of lapse of insurance and serving it upon the debtor and his attorney.
5. The debtor shall pay to Santander Consumer USA Inc. through the plan, a counsel fee of \$431 which shall be paid by the trustee as an administrative priority expense.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Gail E Joyiens-Salam
Debtor

Case No. 17-20107-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Feb 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 13, 2019.

db +Gail E Joyiens-Salam, 1334 Pierce Street, Rahway, NJ 07065-3932

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 13, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 11, 2019 at the address(es) listed below:

Clifford B. Frish on behalf of Debtor Gail E Joyiens-Salam yrodriguez@goldmanlaw.org,
cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.
bestcase.com
David G. Beslow on behalf of Debtor Gail E Joyiens-Salam yrodriguez@goldmanlaw.org,
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com
Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
John R. Morton, Jr. on behalf of Creditor American Honda Finance Corporation d/b/a Acura
Financial Services, administrator for Honda Lease Trust ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com,
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Mark Goldman on behalf of Debtor Gail E Joyiens-Salam yrodriguez@goldmanlaw.org,
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8